

GREEN CIRCLE INVESTMENTS, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 1203862	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$262	\$268	2.2%		
Loans	\$165	\$190	15.3%		
Construction & development	\$9	\$7	-20.4%		
Closed-end 1-4 family residential	\$35	\$38	7.6%		
Home equity	\$5	\$5	14.6%		
Credit card	\$0	\$0	13.8%		
Other consumer	\$3	\$3	6.4%		
Commercial & Industrial	\$10	\$12	15.6%		
Commercial real estate	\$22	\$29	31.4%		
Unused commitments	\$28	\$35	27.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$7	\$8	20.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$47	\$47	0.4%		
Cash & balances due	\$29	\$9	-70.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$237	\$244	3.0%		
Deposits	\$218	\$217	-0.6%		
Total other borrowings	\$18	\$27	49.7%		
FHLB advances	\$11	\$18	67.6%		
Equity					
Equity capital at quarter end	\$25	\$24	-5.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	8.8%	--		
Tier 1 risk based capital ratio	12.9%	11.1%	--		
Total risk based capital ratio	14.1%	12.3%	--		
Return on equity ¹	5.1%	6.4%	--		
Return on assets ¹	0.5%	0.6%	--		
Net interest margin ¹	3.6%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	207.4%	150.5%	--		
Loss provision to net charge-offs (qtr)	0.0%	160.0%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.6%	1.7%	0.1%	0.0%	--
Home equity	4.1%	2.3%	0.1%	0.6%	--
Credit card	0.0%	0.0%	2.0%	0.0%	--
Other consumer	6.1%	0.2%	0.0%	0.0%	--
Commercial & Industrial	0.4%	5.2%	0.0%	0.8%	--
Commercial real estate	0.4%	0.3%	0.2%	0.0%	--
Total loans	0.6%	0.8%	0.1%	0.1%	